

ONLINE OVERSEAS TELEGRAPHIC TRANSFER CAMPAIGN

Updated 29 June 2020

The Hong Leong Bank Berhad's (193401000023 (97141-X)) ("**HLB**") and Hong Leong Islamic Bank Berhad's (200501009144 (686191-W)) ("**HLISB**") [collectively and hereinafter referred to as "**the Bank**"] **Online Overseas Telegraphic Transfer Campaign** ("**Campaign**") commences from 22 February 2020 to 31 July 2020, inclusive of both dates ("**Campaign Period**"), unless notified otherwise.

TERMS & CONDITIONS

The following sets out the terms and conditions applicable to the Campaign ("**T&Cs**"):

Eligibility

1. The Campaign is open to the Bank's new and existing individual saving account/saving account-i or current account/current account-i customers ("**RIB Customers**") who are registered on Hong Leong Connect, hereinafter referred to as Retail Internet Banking ("**RIB**") as well as non-individual saving account/saving account-i or current account/current account-i customers ("**CIB Customers**") who are registered on Hong Leong ConnectFirst or Hong Leong Connect BIZ, both services hereinafter referred to as Corporate Internet Banking ("**CIB**").
2. The RIB and CIB Customers' saving account/saving account-i and current account/current account-i status must remain active and in good standing throughout the Campaign Period.

RIB and CIB Customers who have committed or are suspected of committing any fraudulent, unlawful or wrongful acts in relation to any of the services provided and/or facilities granted by the Bank or have been declared bankrupt/wound up or are subject to any bankruptcy/winding up proceedings at any time prior to or during the Campaign Period shall **NOT** be eligible to participate in the Campaign.

Campaign Mechanics

3. All RIB and CIB customers are entitled to an Overseas Telegraphic Transfer ("**OTT**") fee waiver.
4. The OTT fee waiver refers to the cable charges with amount up to Ringgit Malaysia Twenty-Five (RM25) per transaction, depending on the currency.
5. The OTT fee waiver is applicable for all types of currencies offered by the Bank.
6. All OTT made by the customers participating in the Campaign are subject to all other relevant charges, including but not limited to, the agent's or beneficiary bank's charges. The Bank will not be liable to pay any other relevant charges as may be incurred by the customers.
7. Only the CIB customers will be entitled to preferential rates when performing OTT via online during the duration of the campaign (not applicable to RIB customers).
8. CIB customers who perform OTT via over the counter is **NOT** eligible for the preferential rates.
9. The preferential rates are available for most of the major currencies. Please refer to <https://www.hlb.com.my/en/global-markets/forex-rates.html> for the list of currencies available for preferential rates.
10. Only successful approved and executed transaction before the end of the Campaign Period qualifies for the Campaign.

11. The Bank shall not be responsible for and does not have any control whatsoever on network traffic congestion, network failure and/or interruptions that may be experienced by the respective telecommunication service provider in the delay of any RIB or CIB registration.

General T&Cs

12. By participating in this Campaign, the Customers hereby:
 - (a) agree that all records and transactions captured by the Bank within the Campaign Period are accurate and final;
 - (b) agree that the Bank's decision on all matters relating to the Campaign shall be final, conclusive and binding on all Customers;
 - (c) read, understand and agree to be bound by the T&Cs of the Campaign and the Terms and Conditions for Hong Leong RIB and CIB; and
 - (d) agree to access the Bank's website at <https://www.hlb.com.my> and <http://www.hlisb.com.my> ("the Bank's Websites") at regular intervals to view the T&Cs and ensure to be kept up-to-date on any changes or variations.
13. The Bank reserves the right:
 - (a) to add, delete, suspend or vary the T&Cs contained, by way of posting on the Bank's Websites with twenty-one (21) days' prior notice, or in any other manner which the Bank deems practical, in order to give prior notice to the Customers; and
 - (b) to disqualify any Customers from participating in the Campaign in the event any of the Customers' current account is closed by the Customers and/or the Bank for any reason whatsoever at any time prior to or during the Campaign Period.
14. The T&Cs herein are to be read together with the Terms and Conditions for Hong Leong RIB and CIB as an entire agreement and in the event of discrepancy, the T&Cs herein shall prevail to the extent of such discrepancy.
15. In the event of any discrepancies between this T&Cs as compared to the advertising, promotional, publicity and other materials relating to or in connection with the Campaign, the final T&Cs on the Bank's Websites or in any other manner which the Bank deems practical shall prevail.
16. The T&Cs herein shall be governed by and construed in accordance with the laws of Malaysia and the Customers agree to submit to the exclusive jurisdiction of the Courts of Malaysia.
17. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

Savings Account/Saving Account-i and Current Account/Current Account-i are protected by Perbadanan Insurans Deposit Malaysia ("PIDM") up to RM250,000 for each depositor.